

**ABSTRACT**

An apparatus and method are provided for managing access to transaction services offered over a network. The apparatus comprises query logic, configured to query up-to-date transaction records for a user's account to detect an account event. The transaction records each have an associated transaction cost. The apparatus also comprises an event monitor that is configured to prescribe the account event. Upon detection of the account event, the event monitor manages access to the transaction services as a function of the transaction cost which is associated with the transaction record of the detected account event. The event monitor further prescribes the account event in response to a command initiated by a user from a remote computer.

The method includes maintaining up-to-date transaction services billing records in a database, the transaction services billing records including individual transaction events and associated charges. The method also includes prescribing an account event from the server computer and transmitting the prescribed account event to a billing device. The method further includes prescribing a response from the server computer and transmitting the prescribed response to the billing device. The method also includes querying the database to detect the prescribed account event and determine an associated transaction charge. The method further includes transmitting the prescribed response upon detection of the prescribed account event and as a function of the transaction charge associated with the detected account event. The method also includes managing access to the transaction services as a function of the prescribed response.